

United States Bankruptcy Court

District of Arizona

Case No. 2:10-bk-03303-RTB

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

SEAN CARTER
9011 WEST ELM STREET, #2
PHOENIX, AZ 85037

Social Security / Individual Taxpayer ID No.:

xxx-xx-3190

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 5/27/10

Redfield T. Baum Sr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 10-03303

User: admin
Form ID: bl8

Page 1 of 1
Total Noticed: 17

Date Rcvd: May 27, 2010

The following entities were noticed by first class mail on May 29, 2010.

db +SEAN CARTER, 9011 WEST ELM STREET, #2, PHOENIX, AZ 85037-1144
8886150 BANNER HOME CARE ARIZONA, P. O. Box 16975, Mesa AZ 85211-6975
8886151 CAPITALONE BANK, P. O. Box 60599, City Of Industry CA 91716-0599
8886158 NCO FINANCIAL SYSTEMS, P. O. Box 15372, Wilmington DE 19850-5372
8886162 ZWICKER & ASSOCIATES, P. O. Box 101145, Birmingham AL 35210-6145

The following entities were noticed by electronic transmission on May 27, 2010.

tr +EDI: QDMMANN.COM May 27 2010 19:08:00 DIANE M. MANN, 29834 N. CAVE CREEK RD., #118-274,
CAVE CREEK, AZ 85331-5836
smg EDI: AZDEPREV.COM May 27 2010 18:58:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
8886149 EDI: HNDA.COM May 27 2010 19:03:00 AMERICA HONDA FINANCE CORP., P. O. Box 60001,
City of Industry CA 91716-0001
8886153 EDI: RMSC.COM May 27 2010 18:58:00 GE MONEY BANK, P. O. Box 981127, El Paso TX 79998-1127
8886152 EDI: RMSC.COM May 27 2010 18:58:00 GE MONEY BANK, P. O. Box 960061, Orlando FL 32896-0061
8886154 +E-mail/Text: azpara@gurstel.com GURSTEL, STALOCH & CHARGO,
64 E Broadway Road, Suite 255, Tempe AZ 85282-1398
8886155 +EDI: HFC.COM May 27 2010 18:58:00 HSBC BANK NEVADA, P. O. Box 98735,
Las Vegas NV 89193-8735
8886156 EDI: HFC.COM May 27 2010 18:58:00 HSBC CARD SERVICES, P. O. Box 60102,
City Of Industry CA 91716-0102
8886157 EDI: HFC.COM May 27 2010 18:58:00 HSBC RETAIL SERVICES, P. O. Box 5244,
Carol Stream IL 60197-5244
8886160 EDI: HFC.COM May 27 2010 18:58:00 RETAIL SERVICES, PO BOX 15521, Wilmington DE 19850-5521
8886159 EDI: HFC.COM May 27 2010 18:58:00 RETAIL SERVICES, P. O. Box 60148,
City Of Industry CA 91716-0148
8886161 EDI: WFFC.COM May 27 2010 19:08:00 WELLS FARGO EDUCATION FINANCIAL SERVICES, P. O. Box 5185,
Sioux Falls SD 57117-5185

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2010

Signature:

